

UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT ILLINOIS  
EASTERN DIVISION

In re	)	Chapter 7
	)	
Susan A. Hertel,	)	Case No. 05-63018
	)	
Debtor.	)	Hon. Pamela S. Hollis

**Trustee's Final Distribution Report**

I, Joseph A. Baldi, Trustee, trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution.

**Summary Of Distribution:**

Chapter 7 Administrative Expenses:	\$1,710.59
Chapter 11 Administrative Expenses:	\$0.00
Priority Claims (507(a)(3)-(a)(6)):	\$0.00
Secured Claims	\$0.00
Secured Tax Liens:	\$0.00
Priority Tax Claims:	\$0.00
General Unsecured Claims:	\$2,355.60
Interest (726(a)(5)):	\$0.00
Surplus to Debtor (726(a)(6)):	\$0.00
<b>Total Amount To Be Distributed:</b>	<b>\$4,066.19</b>

**REPORT OF DISTRIBUTION - CONT'D**

<b>1. TYPE OF CLAIMS</b>		<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a) & (b) and §507(a)(1) Chapter 7 Administrative Expenses and U.S. Trustee quarterly fees pursuant to 28 U.S.C. §1930(6)		\$1,710.59	100.00
<b>CLAIM NUMBER</b>	<b>CREDITOR</b>	<b>AMOUNT OF ALLOWED CLAIM</b>	<b>AMOUNT OF DIVIDEND</b>
	Joseph A. Baldi, Trustee <i>Trustee Compensation</i>	\$1,015.59	\$1,015.59
	Joseph A. Baldi & Associates, P.C. <i>Attorney for Trustee Fees</i>	\$695.00	\$695.00
<b>CLASS TOTALS</b>		<b>\$1,710.59</b>	<b>\$1,710.59</b>
<b>2. TYPE OF CLAIMS</b>		<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a) & (b) and §507(a)(1) Chapter 11 administrative expenses		\$ 0.00	0.00
<b>3. TYPE OF CLAIMS</b>		<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)		\$ 0.00	0.00
<b>4. TYPE OF CLAIMS</b>		<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(3) - Wages, salaries or commissions limited to \$4,925.00		\$ 0.00	0.00

<b>5. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(4) - Contributions Employee Benefit Plans	\$ 0.00	0.00

<b>6. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(5) - Farmers' and Fishermans' claims to the extent of \$4,925.	\$ 0.00	0.00

<b>7. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(6) - Deposits of consumers to the extent of \$2,225	\$ 0.00	0.00

<b>8. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(7) - Alimony, Maintenance and Support	\$ 0.00	0.00

<b>9. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§724(b) - Secured Tax Lien Claims	\$ 0.00	0.00

<b>10. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§507(a)(8) - Unsecured Tax Claims excluding fines and penalties	\$ 0.00	0.00

11. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§507(a)(9) - Capital Commitments to Federal Depository Institutions	\$ 0.00	0.00

12. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
§726(a)(2) - General Unsecured Claims To be paid <u>prorata</u> after costs of administration and priority claims are paid in full	\$ 57,848.83	4.07

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
000001	Marshall Fields <i>Payments to Unsecured Credit Card Holders</i>	\$351.03	\$14.29
000002	American Express Centurion Bank <i>Payments to Unsecured Credit Card Holders</i>	\$800.55	\$32.60
000003	American Express Centurion Bank <i>Payments to Unsecured Credit Card Holders</i>	\$15,462.88	\$629.65
000004	American Express Travel Related Ser <i>Payments to Unsecured Credit Card Holders</i>	\$7,328.69	\$298.42
000005	Citibank (South Dakota) N A <i>Payments to Unsecured Credit Card Holders</i>	\$235.60	\$9.59
000006	Citibank (South Dakota) N A <i>Payments to Unsecured Credit Card Holders</i>	\$7,079.57	\$288.28
000007	Citibank (South Dakota) N A <i>Payments to Unsecured Credit Card Holders</i>	\$8,197.69	\$333.81
000008	MBNS America Bank N A <i>Payments to Unsecured Credit Card Holders</i>	\$18,392.82	\$748.96
<b>CLASS TOTALS</b>		<b>\$57,848.83</b>	<b>\$2,355.60</b>

<b>13. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a)(3) - Tardily filed unsecured claims	\$ 0.00	0.00
<b>14. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a)(4) - Fines/penalties	\$ 0.00	0.00
<b>15. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a)(5) - Interest	\$ 0.00	0.00
<b>16. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§726(a)(6) - Surplus to Debtor	\$ 0.00	0.00
<b>17. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
§506 - Secured Claims	\$ 0.00	0.00

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

<b>TYPE OF CLAIM</b>	<b>CLAIM NUMBER</b>	<b>CREDITOR AND ADDRESS</b>	<b>AMOUNT OF CLAIM</b>	<b>DISALLOWED/ WITHDRAWN (DESIGNATE)</b>
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None.

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: January 10, 2008

/s/ Joseph Baldi, trustee